

Information to identify the case:

Debtor 1	<u>Jay Verzich</u>	Social Security number or ITIN	xxx-xx-5721
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21473-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jay Verzich

10/27/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jay Verzych
Debtor

Case No. 21-21473-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 27, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2021:

Recip ID	Recipient Name and Address
db	+ Jay Verzych, 149 Eisner Ave., Bridgeville, PA 15017-1923
cr	+ PW Campbell Contracting Company, Inc., PW Campbell Contracting Company, Inc., 109 Zeta Drive, Pittsburgh, PA 15238, UNITED STATES 15238-2811
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15388179	+ Barclays Bank, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
15388180	+ Capital One Bank, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-4047
15422736	+ Fundation Group LLC, 11501 Sunset Hills Rd., Ste 100, Reston VA 20190-6700
15388183	+ Gretchen White, 86 Mayfair Drive, Pittsburgh, PA 15228-1104
15388184	+ JP Morgan Chase, MRS BPO, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
15407615	+ John Sciullo, 1638 Hastings Park Drive, Bridgeville, PA 15017-3115
15388185	+ Karen Woodgate, 105 Woodcrest Drive, Canonsburg, PA 15317-3852
15388186	+ Key Bank, 1593 Washington Pike, Bridgeville, PA 15017-2881
15388187	+ Kurt Kharouf, 332 Spindle Court, Canonsburg, PA 15317-5246
15388188	#+ Laura Schreiner, 204 Palomino Drive, Bethel Park, PA 15102-4506
15388189	+ Marsha Grubeshy, 407 Fairacre Ct., Presto, PA 15142-1161
15388190	+ Matthew Emling, 731 Superior St., Carnegie, PA 15106-3449
15388192	+ Melanie Grubisha, 4599 Marina Drive, Homestead, PA 15120-2964
15388193	+ Michael Eisen, 925 East End Ave., Pittsburgh, PA 15221-3429
15388194	+ Michael P. Flynn, Esq., Cickie McCamey & Chilcote, PC, Two PPG Place, Suite 400, Pittsburgh, PA 15222-5491
15388195	+ PW Campbell Contracting Co., c/o Pietragallo Gordon et al, 1 Oxford Center, 38th Fl, Pittsburgh, PA 15219-1400
15407614	+ Pennymac Loan Services, PO Box 660929, Dallas, TX 75266-0929
15388196	+ Robert Lewis, 9024 Sedgley Dr., Wilmington, NC 28412-3319
15407617	+ Sharyl Relic, 4038 Waterdam Commons, McDonald PA 15057-3063
15388197	+ The Pittsburgh Blinds Company, 149 Eisner Ave., Bridgeville, PA 15017-1923

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Oct 28 2021 03:18:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Oct 28 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2021 23:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 28 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2021 23:24:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN:

District/off: 0315-2

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		BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946	
cr	+ EDI: PHINAMERI.COM	Oct 28 2021 03:18:00	GM Financial, PO Box 183853, Arlington, TX 76096-3853
15408522	+ EDI: PHINAMERI.COM	Oct 28 2021 03:18:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
15390366	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 27 2021 23:24:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15388182	EDI: PHINAMERI.COM	Oct 28 2021 03:18:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
15388181	EDI: JPMORGANCHASE	Oct 28 2021 03:18:00	Chase, PO Box 1423, Charlotte, NC 28201
15388191	+ Email/Text: bknotices@mbandw.com	Oct 27 2021 23:24:00	McCarthy Burgess & Wolfe, Citibank/Sunoco, 26000 Cannon Road, Bedford, OH 44146-1807
15407616	+ Email/Text: jduty@nationalfunding.com	Oct 27 2021 23:24:00	National Funding, 9820 Towne Center Drive, San Diego, CA 92121-1912
TOTAL: 12			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
cr	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2021 at the address(es) listed below:

Name	Email Address
David L. Fuchs	on behalf of Debtor Jay Verzich dfuchs@fuchslawoffice.com 9924@notices.nextchapterbk.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Phillip R Earnest	on behalf of Creditor PW Campbell Contracting Company Inc. pre@pietragallo.com, dml@pietragallo.com

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Rosemary C. Crawford

on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfbis.com

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfbis.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 7